

<i>SERFF Tracking Number:</i>	<i>HART-125535846</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hartford Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>FN.13.408.2008.07 (R)</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Commercial General Liability</i>		
<i>Project Name/Number:</i>	<i>TRIPRA - Expedited Commercial General Liability Terrorism Rules/FN.13.408.2008.07 (R)</i>		

Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Insurance Company of the Midwest, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: Commercial General Liability	SERFF Tr Num: HART-125535846	State: Arkansas
TOI: 17.0 Other Liability - Claims Made/Occurrence	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations	Co Tr Num: FN.13.408.2008.07 (R)	State Status: Fees verified and received
Filing Type: Rule	Co Status: Initial Filing	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Authors: Jane Croucher, Joyce Driscoll, Claire Dubord, Marilu Gonzalez, David Logan	Disposition Date: 03/14/2008
	Date Submitted: 03/12/2008	Disposition Status: Approved
Effective Date Requested (New): 12/26/2007		Effective Date (New):
Effective Date Requested (Renewal): 12/26/2007		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: TRIPRA - Expedited Commercial General Liability Terrorism Rules	Status of Filing in Domicile:
Project Number: FN.13.408.2008.07 (R)	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/14/2008	
State Status Changed: 03/14/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE RULES	
Other Liability - Commercial General Liability	

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Revising previously filed and approved terrorism rule in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007:

Rule 55. Terrorism - Endorsement Options

This rule has been revised to reflect the change in the definition of "certified acts" and add reference to the aggregate cap advising the insured that all insured losses are subject to pro rata allocation when aggregate insured losses exceed \$100 billion.

Company and Contact

Filing Contact Information

Marilu Gonzalez, Administrative Assistant
Hartford Plaza HO-2-19
Hartford, CT 06115

(860) 547-3471 [Phone]
(860) 547-4849[FAX]

Filing Company Information

Hartford Casualty Insurance Company
Hartford Plaza
Hartford, CT 06115
(860) 547-5000 ext. [Phone]

CoCode: 29424
Group Code: 91
Group Name:
FEIN Number: 06-0294398

State of Domicile: Indiana
Company Type: Property
State ID Number:

Hartford Insurance Company of the Midwest
Hartford Plaza
Hartford, CT 06115
(860) 547-5000 ext. [Phone]

CoCode: 37478
Group Code: 91
Group Name:
FEIN Number: 06-1008026

State of Domicile: Indiana
Company Type: Property
State ID Number:

Hartford Underwriters Insurance Company
Hartford Plaza
Hartford, CT 06115
(860) 547-5000 ext. [Phone]

CoCode: 30104
Group Code: 91
Group Name:
FEIN Number: 06-1222527

State of Domicile: Connecticut
Company Type: Property
State ID Number:

Property and Casualty Insurance Company of
Hartford

CoCode: 34690

State of Domicile: Indiana

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Hartford Plaza Group Code: 91 Company Type: Property
Hartford, CT 06115 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 06-1276326

Twin City Fire Insurance Company CoCode: 29459 State of Domicile: Indiana
Hartford Plaza Group Code: 91 Company Type: Property
Hartford, CT 06115 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 06-0732738

Hartford Accident and Indemnity Company CoCode: 22357 State of Domicile: Connecticut
690 Asylum Ave Group Code: 91 Company Type: Property
Hartford, CT 06115 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 06-0383030

Hartford Fire Insurance Company CoCode: 19682 State of Domicile: Connecticut
Hartford Plaza Group Code: 91 Company Type:
690 Asylum Avenue
Hartford, CT 06115 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 06-0383750

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Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: Rule Filing = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$0.00	03/12/2008	
Hartford Insurance Company of the Midwest	\$0.00	03/12/2008	
Hartford Underwriters Insurance Company	\$0.00	03/12/2008	
Property and Casualty Insurance Company of Hartford	\$0.00	03/12/2008	
Twin City Fire Insurance Company	\$0.00	03/12/2008	
Hartford Accident and Indemnity Company	\$0.00	03/12/2008	
Hartford Fire Insurance Company	\$25.00	03/12/2008	18531243

SERFF Tracking Number: *HART-125535846* *State:* *Arkansas*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/14/2008	03/14/2008

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Disposition

Disposition Date: 03/14/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum	Approved	Yes
Supporting Document	Expedited Filing Transmittal Document	Approved	Yes
Rate	Terrorism - Endorsement Options	Approved	Yes

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125535846 State: Arkansas
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 Project Name/Number: TRIPRA - Expedited Commercial General Liability Terrorism Rules/FN.13.408.2008.07 (R)

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	Terrorism - Endorsement Options	Rule 55	Replacement	GL_RU-3.55-AR-0108.pdf

Rule 55. Terrorism – Endorsement Options

Terrorism – Endorsement Options –Federal Backstop

Rule 55. is replaced by the following:

The "Terrorism Risk Insurance Act" (TRIA") establishes a program within the Department of the Treasury in which the federal government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism, provided the terrorist act results in aggregate losses in excess of an amount stated in the Act. With respect to insured losses resulting from a certified act of terrorism, the federal government will reimburse individual insurers for a percentage of losses (as stated in the Act) in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the Program are capped at \$100 billion per year: this provision serves to limit insurers' liability for losses. If a terrorism event pierces the cap of a given year, insured losses paid (amounts below the cap) under the federal program may be subject to pro rata allocation in accordance with procedures established by the Treasury. All insurers providing general liability insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to non-terrorism events.

A. New And Renewal Business

For all new and renewal business, an insurer must offer insureds coverage for losses caused by federally certified acts of terrorism, subject to underlying policy provisions. The insurer must disclose to the policyholder the premium for losses covered, the federal share of compensation for such losses under the Program and the existence of the \$100 billion cap, at the time of offer, purchase and renewal of the policy.

If the insured:

1. Accepts coverage for certified acts of terrorism:
 - a. To provide coverage for both certified acts of terrorism and other acts of terrorism (subject to underlying policy provisions), but provide that the insurer will not pay any amount for injury or damage for any certified act of terrorism after the amounts of all such events in a statutory period exceed the cap provided by the Act, use Cap On Losses From Certified Acts Of Terrorism Endorsement **HC 23 70**.
Rate Impact: When this form is used a charge of 1% of the final premium will be applied. Refer To Company when rating for any risk or exposure for which the above rate is clearly demonstrated to be inappropriate because of the nature of the exposure to terrorist acts, whether higher or lower.
 - b. To also exclude punitive damages arising out of a certified act of terrorism, use Exclusion of Punitive Damages Related To A Certified Act Of Terrorism - Arkansas Endorsement **HC 23 77**.
2. Rejects coverage for certified acts of terrorism:

To exclude coverage for certified acts of terrorism and provide coverage for other acts of terrorism subject to underlying policy provisions), use Exclusion Of Certified Acts Of Terrorism Endorsement **HC 23 73**.

B. Important General Information

HC 23 70, Cap On Losses From Certified Acts Of Terrorism Endorsement and

HC 23 73, Exclusion Of Certified Acts of Terrorism Endorsement

have been modified to include the revised definition of "certified acts".

HS 98 55, Adjustment of Terrorism Charges at Audit will be used on adjustable premium policies to provide additional information regarding the possibility that the terrorism charge previously quoted may be subject to audit.

C. THE FOLLOWING INSTRUCT ON THE USE USAGE OF TERRORISM ENDORSEMENT OPTIONS THAT MAY BE ATTACHED TO:

POLICIES THAT BECOME EFFECTIVE ON OR AFTER THE DATE WHEN THE TERRORISM RISK INSURANCE PROGRAM HAS TERMINATED; OR

POLICIES THAT BECOME EFFECTIVE ON OR AFTER THE DATE WHEN AN EXTENSION OF THE TERRORISM RISK INSURANCE PROGRAM HAS GONE INTO EFFECT, IF THE PROGRAM WAS EXTENDED WITHOUT MAK-

AVAILABLE REQUIREMENTS AND WITH CERTAIN CHANGES (REVISED DEFINITION OF TERRORISM; OR TERRORISM COVERAGE MADE SUBJECT TO TERMS OR CONDITIONS DIFFERENT FROM THOSE THAT APPLY TO OTHER EVENTS; OR INCREASE IN INSURER RETENTION OF OR PARTICIPATION IN LOSSES).

1. Terrorism Coverage

Unless excluded by endorsement, coverage is provided for acts of terrorism in accordance with the policy provisions.

Rate Impact:

When no exclusion is attached to the policy a charge of 1% of the final premium will be applied.

Refer To Company when the rating for any risk or exposure for which the above rate is clearly demonstrated to be inappropriate because of the nature of the exposure to terrorist acts, whether higher or lower.

2. To exclude terrorism attach:

GS 21 90 /HC 23 80, Exclusion Of Terrorism

Rate Impact:

No charge of 1% will be applied to the entire premium.

3. To exclude coverage for terrorism involving Nuclear, Biological or Chemical Terrorism attach:

GS 21 91 /HC 23 81, Exclusion Of Terrorism Involving, Nuclear, Biological or Chemical Terrorism

Rate Impact:

This charge will remain at .60 of 1% of the entire policy premium to account for the fact that incidents of terrorism that do not involve Nuclear, Biological, or Chemical Events are not excluded. Refer To Company when the rating for any risk or exposure for which the above rate is clearly demonstrated to be inappropriate because of the nature of the exposure to terrorist acts, whether higher or lower.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Explanatory Memorandum **Approved** 03/14/2008
Comments:
Attached is the Explanatory Memorandum.
Attachment:
RATE_RuleEM.pdf

Review Status:
Satisfied -Name: Expedited Filing Transmittal Document **Approved** 03/14/2008
Comments:
Expedited Filing Transmittal Document attached.
Attachment:
AR TRIA FILING TRANSMITTAL1.pdf

**EXPLANATORY MEMORANDUM
TERRORISM RULE FILING
Our Company Filing Number: FN.13.408.2008.07 (R)**

RATE/RULE:

The companion Rule page has been revised to reflect the change in the definition of "certified acts" and add reference to the aggregate cap advising the insured that all insured losses are subject to pro rata allocation when aggregate insured losses exceed \$100 billion.

There is no change in rate.

Attached please find a copy of our revised Rule 55. Terrorism – Endorsement Options.

Prepared by:

Elizabeth S. Shepard

Elizabeth S. Shepard, CPCU
Product Specialist, AR&PD
Phone 860.547.4946
Fax 860.547.4849

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

Page 1 of 2

This page applies to the following state(s)

ARKANSAS

- ☒ Filing Related to *Certified Losses*
☐ Filing Related to *Non-Certified Losses*
☐ Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN#
Hartford Fire Insurance Company	Connecticut	091-19682	06-0383750
Hartford Accident and Indemnity Company	Connecticut	091-22357	06-0383030
Hartford Casualty Insurance Company	Indiana	091-29424	06-0294398
Hartford Underwriters Insurance Company	Connecticut	091-30104	06-1222527
Twin City Fire Insurance Company	Indiana	091-29459	06-0732738
Hartford Insurance Company of the Midwest	Indiana	091-37478	06-1008026
Property and Casualty Insurance Company of Hartford	Indiana	091-34690	06-1276326

Contact info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Jane Croucher Hartford Plaza, Hartford, CT 06115	(860) 547-3175	(860) 547-4849	jane.croucher @TheHartford.com

Filing Information

Line of Insurance (see attachment)	17.000 Other Liability - Commercial General Liability
Company Program Title (Marketing title) (if applicable)	
Filing Type** see note below	RULE
This application is used with:	HG 00 01, HC 00 34, HC 00 67, HC 00 55, HC 00 45, CG 00 33, HC 00 44, CG 00 09, CG 00 39, HC 00 16, HC 00 32, HG 00 37, CG 00 35, CG 00 14
Effective Date Requested	12/26/2007
Filing Date	3/12/08
Company Tracking Number	FN.13.408.2008.07 (R)
Date filing approved in domiciliary state, if applicable	Not approved yet. Filed on same date as this filing.

	Component/Form Name /Description/Synopsis	Form# or Rate Page Include edition date	Replacement Or Withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Rule 55. Terrorism - Endorsement Options	GL_RU-3.55-AR-0108	[X] Replacement [] Withdrawn [] Neither	GL_RU-3.55-AR-0206	
02			[] Replacement [] Withdrawn [] Neither		

To be complete, a filing must include the following:

- A completed Expedite Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- ☒ Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
☒ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Jane Croucher

Signature

Jane Croucher
Printed Name

Product Consultant
Title